AMENDMENT TO CLAIMS

1.   (Withdrawn) A method for selecting, from a plurality of retail finance programs, a retail finance program requiring a lowest monthly payment for a particular vehicle, the method comprising:

receiving financial data associated with the customer;

receiving a target profit amount;

accessing a database stored in a computer system, the database comprising information about a plurality of retail finance programs;

calculating a monthly payment for each of the plurality of retail finance programs, said calculating comprising handling the financial data and the target profit amount as constraints;

comparing the calculated monthly payments; and

reporting which of the plurality of retail finance programs has the lowest calculated monthly payment.

2.   (Withdrawn) A computer system configured to perform the method of claim 1, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

3.   (Withdrawn) Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer receives financial data associated with the customer;

the computer receives a target profit amount;

the computer accesses a database comprising information about a plurality of retail finance programs;

the computer calculates a monthly payment for each of the plurality of retail finance programs, said calculating comprising handling the financial data and the target profit amount as constraints;

the computer compares the calculated monthly payments; and

the computer reports which of the plurality of retail finance programs has the lowest calculated monthly payment.

4.   (Currently Amended) A method for selecting and communicating identifying which of a plurality of retail finance programs generates a highest calculated profit amount for a particular vehicle, the method comprising:

receiving financial data associated with a customer in a computer system as an input;

receiving a target monthly payment amount in the computer system as an input;

receiving information about the vehicle in the computer system as an input;

accessing a database stored in the a-computer system, the database comprising information about a plurality of retail finance programs;

calculating a profit amount for each of the plurality of retail finance programs for the vehicle with software in the computer system given the amount of the target monthly payment and , said calculating comprising handling the financial data and the target monthly payment amount the information about the vehicle as constraints;

comparing the calculated profit amounts; and

selecting identifying which of the plurality of retail finance programs has the highest calculated profit amount based on the comparing; and

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communicating to a user through a user interface which of the plurality of retail finance programs has the highest calculated profit amount.

5.   (Currently Amended) A computer system for selecting and displaying which of a plurality of retail finance programs generates a highest calculated profit amount for a particular vehicle, the system comprising:

computer storage media containing software that when run on a computer system performs a method for identifying which of a plurality of retail finance programs that generates a highest calculated profit amount for a particular vehicle, the method comprising:

receiving financial data associated with the customer in the computer system as an input;

receiving a target monthly payment amount in the computer system as an input;

receiving information about the vehicle in the computer system as an input;

accessing a database stored in the a computer system, the database storing comprising information about a plurality of retail finance programs;

calculating a profit amount for each of the plurality of retail finance programs for the vehicle with software in the computer system given the amount of the target monthly payment and , said calculating comprising handling the financial data and the target monthly payment amount the information about the vehicle as constraints;

comparing the calculated profit amounts; and

selecting identifying which of the plurality of retail finance programs has the highest calculated profit amount based on the comparing; and

communicating to a user through a display which of the plurality of retail finance programs has the highest calculated profit amount; and

data storage for storing the database;

a computer processor which is communicatively coupled to the computer storage media and the data storage and is configured under control of the software to access the database, calculate each of the profit amounts, compare the calculated profit amounts, and identify the retail finance program that has the highest calculated profit amount causes the method to be performed;

a peripheral input device for receiving the financial data and target monthly payment data from a user which is communicatively coupled to the processor according to the method; and

a computer display device communicatively coupled to the processor and configured to for reporting results of the performed method the highest calculated profit amount to a user of the computer system.

6.   (Currently Amended) Computer readable storage media containing software for selecting and displaying which of a plurality of retail finance programs generates a highest calculated profit amount for a vehicle which, when loaded on a computer system and executed, performs enables the following steps of:

receiving the computer receives financial data associated with a customer in the computer system as an input;

receiving the computer receives a target monthly payment amount in the computer system as an input;

receiving information about the vehicle in the computer system as an input;

accessing the computer accesses a database comprising information about a plurality of retail finance programs;

calculating the computer calculates a profit amount for each of the plurality of retail finance programs in the computer system given the amount of the target monthly payment and , said calculating comprising handling the financial data and the target monthly payment amount the information about the vehicle as constraints;

comparing the computer compares the calculated profit amounts; and

reporting and displaying ~~and the computer reports~~ which of the plurality of retail finance programs has the highest calculated profit amount based on the comparing.

7.   (Withdrawn) A method for selecting, from a plurality of retail finance programs, a retail finance program requiring a lowest monthly payment for a particular vehicle, the method comprising:

receiving financial data associated with the customer;

receiving a target vehicle price;

receiving a target profit amount;

accessing a database stored in a computer system, the database comprising information about a plurality of retail finance programs;

calculating a monthly payment for each of the plurality of retail finance programs, said calculating comprising handling the financial data, the target vehicle price and the target profit amount as constraints;

comparing the calculated monthly payments; and

reporting which of the plurality of retail finance programs has the lowest calculated monthly payment.

8.   (Withdrawn) The method of claim 7 wherein said target profit amount comprises: a target paid reserve amount; and

a target warranty profit amount.

9.   (Withdrawn) A computer system configured to perform the method of claim 7, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be

performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

10.   (Withdrawn) Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur: the computer receives financial data associated with the customer; the computer receives a target vehicle price;

the computer receives a target profit amount;

the computer accesses a database comprising information about a plurality of retail finance programs;

the computer calculates a monthly payment for each of the plurality of retail finance programs, said calculating comprising handling the financial data, the target vehicle price and the target profit amount as constraints;

the computer compares the calculated monthly payments; and

the computer reports which of the plurality of retail finance programs has the lowest calculated monthly payment.

Claims 11 – 13 (Canceled)

14.   (Withdrawn) A method for selecting, from a plurality of retail finance programs, a retail finance program that requires the lowest monthly payment, the method comprising: receiving a first input representing a target profit;

receiving a second input representing an amount of cash available for loan inception fees;

receiving financial information about a customer;

accessing a database stored in a computer system, the database comprising information

about a plurality of retail finance programs; and

identifying, for each of the vehicles, the retail finance program requiring the identified lowest monthly payment.

15.   (Withdrawn) The method of claim 14 wherein the identifying comprises:

calculating a monthly payment required by each of the plurality of retail finance programs for each of a plurality of vehicles, the monthly payment constrained by the target profit, the amount of cash available for retail finance inception fees and the financial information about the customer; and

for each of the vehicles, comparing the calculated monthly payments required by each of the plurality of retail finance programs and selecting the lowest monthly payment;

16.   (Withdrawn) A computer system configured to perform the method of claim 14, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

17.   (Withdrawn) Computer readable storage media containing software which, when

loaded on a computer and executed, enables the following steps to occur:
the computer receives a first input representing a target profit;

the computer receives a second input representing an amount of cash available

for loan inception fees;

the computer receives financial information about a customer;

the computer accesses a lender database comprising information about a plurality' of retail finance programs; and

the computer identifies, for each of the vehicles, the retail finance program requiring the identified lowest monthly payment.

Claims 18 – 20 (Canceled)

21.   (Withdrawn) A method for selecting, from a plurality of retail finance programs, a retail finance program for each of a plurality of customers, the method comprising: collecting information about a first customer;

entering the collected information about the first customer in a first computer input device;

collecting information about a second customer;

entering the collected information about the second customer in a second computer input device;

transmitting the entered, collected information from the first and second computer input devices to a computer processing device, the computer processing device being configured to select, from a plurality of retail finance programs, a retail finance program according to a customer's information; and

causing the computer processing device to select a retail finance program for the first customer and a retail finance program for the second customer.

22.   (Withdrawn) The method of claim 21 wherein the first computer input device and the second computer input device are located remote to each other.

23.   (Withdrawn) The method of claim 21 wherein the first computer input device and the second computer input device are located remote to the computer processing device.

24.   (Withdrawn) The method of claim 21 wherein the collecting and entering information about a first customer is performed by a first user and the causing the computer

processing device to select a retail finance program for the first customer is performed by a second user.

25.   (Withdrawn) The method of claim 24 wherein the collecting and entering information about a second customer is performed by a third user and the causing the computer processing device to select a retail finance program for the second customer is performed by the second user.

26.   (Withdrawn) A method for selecting, from a plurality of retail finance programs, a retail finance program that generates the largest profit, the method comprising:

receiving a first input representing a target monthly payment amount;

receiving a second input representing an amount of cash available for loan inception fees;

receiving financial information about a customer;

accessing a database stored in a computer system, the database comprising information about a plurality of retail finance programs; and

identifying, for each of the vehicles, the retail finance program generating the highest profit.

27.   (Withdrawn) The method of claim 26 wherein the identifying comprises:

calculating a profit generated by each of the plurality of retail finance programs for each of a plurality of vehicles, the profit constrained by the target monthly payment, the amount of cash available for retail finance inception fees and the financial information about the customer; and

for each of the vehicles, comparing the calculated profit generated by each of the plurality of retail finance programs and selecting the highest profit; and -

28.   (Withdrawn) The method of claim 26 wherein the receiving financial information about a customer comprises:

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collecting information about the customer;

storing the collected information in a first computer storage device; and

transmitting the stored, collected information from the first computer storage device to a central computer storage device, the central computer storage device being configured to perform the remaining steps of the method of claim 26.

29. (Withdrawn) A computer system configured to perform the method of claim 26, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

30. (Withdrawn) Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer receives a first input representing a target monthly payment amount;

the computer receives a second input representing an amount of cash available for loan inception fees;

the computer receives financial information about a customer;

the computer accesses a lender database comprising information about a plurality of retail finance programs; and

the computer identifies, for each of the vehicles, the retail finance program generating the highest profit.

31.   (Withdrawn) A method for selecting, from a plurality of retail finance programs, a retail finance program that generates the largest profit for a particular monthly payment amount, the method comprising:

receiving an input representing an amount of cash available for loan inception fees;

receiving financial information about a customer;

accessing a database stored in a computer system, the database comprising information about a plurality of retail finance programs; and

identifying, for each of the vehicles, the retail finance program generating the highest profit for each of the monthly payment amounts.

32.   (Withdrawn) The method of claim 31 wherein the identifying comprises:

calculating a set of profits generated by each of the plurality of retail finance

programs for each of a plurality of vehicles, the set of profits comprising:

a profit calculated for each of a set of monthly payment amounts, each profit and each monthly payment amount constrained in the calculating by the amount of cash available for retail finance inception fees and the financial information about the customer;

the calculating comprising considering an upward adjustment in a sales price of the vehicle; and

for each of the vehicles, and each of the monthly payment amounts, comparing the calculated profit generated by each of the plurality of retail finance programs and selecting the highest profit; and

33.   (Withdrawn) The method of claim 31 wherein the receiving financial information about a customer comprises:

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collecting information about the customer;

storing the collected information in a first computer storage device; and

transmitting the stored, collected information from the first computer storage device

to a central computer storage device, the central computer storage device being

configured to perform the remaining steps of the method of claim 31.

31.   (Withdrawn) A computer system configured to perform the method of claim 31, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

35.   (Withdrawn) Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer receives an input representing an amount of cash available for loan inception fees;

the computer receives financial information about a customer;

the computer accesses a lender database comprising information about a plurality of retail finance programs; and

the computer identifies, for each of the vehicles, the retail finance program generating the highest profit for each of the monthly payment amounts.

36.   (Withdrawn) A method for selecting, from a plurality of retail finance programs, a retail finance program capable of generating a specified paid reserve amount and calculating a interest rate that causes the selected retail finance program must use to generate the specified paid reserve amount, the method including:

identifying a plurality of retail finance programs for which a customer qualifies according to customer information and a particular vehicle;

receiving an input representing a target paid reserve amount;

accessing a database stored in a computer system, the database comprising information about a plurality of retail finance programs;

calculating, for each of the plurality of retail finance programs, a minimum interest rate that, when applied to the retail finance program, causes the retail finance program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

reporting which of the plurality of retail finance programs is capable of generating the target paid reserve amount and, for each of the capable retail finance programs, identifying the calculated minimum interest rate that causes the retail finance program to generate the target paid reserve amount.

37.   (Withdrawn) A computer system configured to perform the method of claim 36, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

38.   (Withdrawn) Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer identifies a plurality of retail finance programs for which a customer qualifies according to customer information and a particular vehicle;

the computer receives an input representing a target paid reserve amount; the computer accesses a database comprising information about a plurality of retail finance programs;

the computer calculates, for each of the plurality of retail finance programs, a minimum interest rate that, when applied to the retail finance program, causes the retail finance program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

the computer reports which of the plurality of retail finance programs is capable of generating the target paid reserve amount and, for each of the capable retail finance programs, identifying the calculated minimum interest rate that causes the retail finance program to generate the target paid reserve amount.

39.   (Withdrawn) The method of claim 36 wherein the receiving an input representing a target paid reserve amount comprises:

receiving an input representing a selection of a retail finance program from a plurality of retail finance programs; and

identifying the paid reserve amount that is generated by the selected retail finance program.

40.   (Withdrawn) A computer system configured to perform the method of claim 39, the computer system comprising:

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computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

41.   (Withdrawn) Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer identifies a plurality of retail finance programs for which a customer qualifies according to customer information and a particular vehicle;

the computer receives an input representing a selection of a retail finance program from a plurality of retail finance programs; and

the computer identifies the paid reserve amount that is generated by the selected retail finance program.

the computer accesses a database comprising information about a plurality of retail finance programs;

the computer calculates, for each of the plurality of retail finance programs, a minimum interest rate that, when applied to the retail finance program, causes the retail finance program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

the computer reports which of the plurality of retail finance programs is capable of generating the target paid reserve amount and, for each of the capable retail finance programs, identifying the calculated minimum interest rate that causes the retail finance program to

generate the target paid reserve amount.

42.   (Withdrawn) The method of claim 36 wherein the receiving an input representing a target paid reserve amount comprises:

receiving an input representing a selection of a retail finance program from a plurality of retail finance programs, the selected retail finance program having a first interest rate and a first paid reserve amount;

receiving a second interest rate different than the first interest rate;

calculating a second paid reserve amount for the selected retail finance program according to the second interest rate.

43.   (Withdrawn) A computer system configured to perform the method of claim 42, the computer system comprising:

computer storage media containing software that is programmed according to the method;

a computer processor which, under control of the software, causes the method to be performed;

a peripheral input device for receiving data according to the method; and

a computer display device for reporting results of the performed method to a user of the computer system.

44.   (Withdrawn) Computer readable storage media containing software which, when loaded on a computer and executed, enables the following steps to occur:

the computer identifies a plurality of retail finance programs for which a customer qualifies according to customer information and a particular vehicle;

the computer receives an input representing a selection of a retail finance program from a plurality of retail finance programs, the selected retail finance program having a first interest rate and a first paid reserve amount;

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the computer receives a second interest rate different than the first interest rate; the computer calculates a second paid reserve amount for the selected retail finance program according to the second interest rate.

the computer accesses a database comprising information about a plurality of retail finance programs;

the computer calculates, for each of the plurality of retail finance programs, a minimum interest rate that, when applied to the retail finance program, causes the retail finance program to generate the target paid reserve amount;

the calculating including considering an upward adjustment in a sales price of the vehicle; and

the computer reports which of the plurality of retail finance programs is capable of generating the target paid reserve amount and, for each of the capable retail finance programs, identifying the calculated minimum interest rate that causes the retail finance program to generate the target paid reserve amount.

45 (Currently Amended). The method of claim 4 further comprising receiving an amount of cash available from the customer for an initial payment in the computer system as an input, and wherein the calculating the profit amount also is done given handles the amount of available cash as a constraint.

46 (Currently Amended). The computer system of claim 5 wherein the software that is contained on the computer storage media is also configure when run to receive method performed by the software when run further includes receiving an amount of cash available from the customer for an initial payment in the computer system as an input, and calculating wherein the calculating the profit amount also is done given handles the amount of available cash as a constraint.

47 (Currently Amended). The computer readable storage media of claim 6 4 wherein the stored software that is contained on the storage media is also configured when loaded and executed to executes further receives an amount of cash available from the customer for an initial

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payment in the computer system as an input, and to calculate wherein the calculating the profit amount also handles given the amount of available cash as a constraint.

48 (New). The method of claim 4 wherein the calculating the profit amount for each of the plurality of retail finance programs for the vehicle maximizes the amount of profit that can be generated by each of the retail finance programs given the amount of the target monthly payment and handling the financial data and the information about the vehicle as constraints.

49 (New). The method of claim 48 wherein the information about the vehicle includes its sales price and wherein the maximizing includes increasing the sales price of the vehicle.

50 (New). The method of claim 48 wherein the information about the vehicle includes its sales price and wherein the maximizing includes making an upward adjustment in the sales price of a profit source other than the sales price of the vehicle.

51 (New). The method of claim 50 wherein the profit source other than the sales price is a warranty.

52 (New). The computer system of claim 5 wherein the calculating the profit amount for each of the plurality of retail finance programs for the vehicle maximizes the amount of profit that can be generated by each of the retail finance programs given the amount of the target monthly payment and handling the financial data and the information about the vehicle as constraints.

53 (New). The computer system of claim 52 wherein the information about the vehicle includes its sales price and wherein the maximizing includes increasing the sales price of the vehicle.

54 (New). The computer system of claim 52 wherein the information about the vehicle includes its sales price and wherein the maximizing includes making an upward adjustment in the sales price of a profit source other than the sales price of the vehicle.

55 (New). The computer system of claim 54 wherein the profit source other than the sales price is a warranty.

56 (New). The computer readable storage media of claim 6 wherein the calculating the profit amount for each of the plurality of retail finance programs for the vehicle maximizes the amount of profit that can be generated by each of the retail finance programs given the amount of the target monthly payment and handling the financial data and the information about the vehicle as constraints.

57 (New). The computer readable storage media of claim 56 wherein the information about the vehicle includes its sales price and wherein the maximizing includes increasing the sales price of the vehicle.

58 (New). The computer readable storage media of claim 56 wherein the information about the vehicle includes its sales price and wherein the maximizing includes making an upward adjustment in the sales price of a profit source other than the sales price of the vehicle.

59 (New). The computer readable storage media of claim 58 wherein the profit source other than the sales price is a warranty.